

# LOAN APPLICATION FORM

Please fill the form in CAPITAL LETTERS with BLACK ink only



## APPLICATION DETAILS

**WHEELS** ☒ Commercial Vehicle ☐ Auto ☐ Two-Wheeler ☐ Tractor ☐ Construction Equipment 5648412

☐ New ☐ Used ☒ Re-Finance

**SECURED BUSINESS LENDING** ☐ Overdraft ☐ Term Loan ☐ Dropline Overdraft ☐ Others

**BUSINESS BANKING** ☐ Cash Credit ☐ Term Loan ☐ Letter of Credit ☐ Bank Guarantee

☐ Overdraft ☐ Dropline Overdraft ☐ Others

**AGRI BUSINESS** ☐ Cash Credit ☐ Term Loan ☐ Letter of Credit ☐ Bank Guarantee

☐ Overdraft ☐ Dropline Overdraft ☐ Others

**HOME LOAN** ☐ Purchase ☐ Extension/Renovation ☐ Self Construction ☐ OTHERS

Date \_\_\_\_\_ (All fields are mandatory)

## CREDIT/LOAN FACILITIES APPLIED FOR

Type of Facilities	Amount (INR)	Tenure (Months)	Collateral/ Security Offered (Yes/No)	Type of Facilities	Amount (INR)	Tenure (Months)	Collateral/ Security Offered (Yes/No)
Vehicle Loan/Term Loan	1,16,000/-	24/-		Letter of Credit/ Bank Guarantee			
Cash Credit/Overdraft				Others			
Home Loan							

## A. APPLICANT'S DETAILS (Leave space between two words)

**Existing Customer** ☐ Yes ☒ No Account No./CIF No. \_\_\_\_\_ CKYCR No. \_\_\_\_\_

**Constitution** ☒ Individual ☐ Proprietorship ☐ Partnership Firm ☐ Pvt. Ltd. ☐ Public Ltd. ☐ Others

**Name** ☐ MR. ☐ FATHER'S OR NAME ☐ SPOUSE ☐ MOTHER'S NAME

☒ MR. VISHAL VINAYAK JAGDALE

☐ MR. VINAYAK BARURAO JAGDALE

☐ MRS. MANDAKIN Z

**Mobile No. +91** 8600399076 **Telephone No. (R)** \_\_\_\_\_ **Telephone No. (O)** \_\_\_\_\_

**Email ID** \_\_\_\_\_

**Religion** ☒ Hindu ☐ Muslim ☐ Sikh ☐ Christian ☐ Jain ☐ Buddhist ☐ Zoroastrian ☐ Others ☐ Gender ☒ M ☐ F ☐ T ☐ ^ Third Gender

**Category** ☒ General ☐ SC ☐ ST ☐ OBC ☐ Others

**Marital Status** ☒ Married ☐ Single ☐ Widow(er) ☐ Divorced **Nationality** ☒ Indian ☐ Others **Date of Birth/ Incorporation** 28/06/1992

**Place of Birth/Incorporation** DAHIWADI **Date of Commencement of Business** \_\_\_\_\_

**PAN No.** AOMPJ8923R **Form 60** (Please provide Form 49A if PAN applied) **Residential Status** ☒ Resident ☐ Non-Resident ☐ PIO ☐ OCI ☐ Foreign National

**Education** ☐ Illiterate ☒ Undergraduate ☐ Graduate ☐ Postgraduate ☐ Professional degree ☐ Others Specify \_\_\_\_\_

**Are you a related party to AU Small Finance Bank, as defined under GST\*\*** ☐ Yes ☐ No **\*Do you want this account to be seeded with Aadhaar** ☐ Yes ☐ No

**ADDRESS** Address Line 1 \_\_\_\_\_

**Landmark** JAGDALE VASTI, DAHIWADI **City** SATARA TAL-MAN

**District** SATARA **State** MAHARASTRA **PIN Code** 415508

**Country** ☒ India ☐ Others **Number of years of stay at current city** \_\_\_\_\_ **Number of years of stay at current residence** \_\_\_\_\_

**Property Status** ☒ Self-Owned ☐ Rented ☐ Company Provided ☐ Parental ☐ Others

**ADDRESS** Address Line 1 \_\_\_\_\_

**Landmark** SAME AS ABOVE **City** \_\_\_\_\_

**District** \_\_\_\_\_ **State** \_\_\_\_\_ **PIN Code** \_\_\_\_\_

**Country** ☐ India ☐ Others **Property Status** ☐ Self-Owned ☐ Rented ☐ Company Provided ☐ Parental ☐ Others

**KYC DETAILS** **Proof of Identity** ☐ Passport ☐ Driving Licence ☐ Aadhaar ☒ PAN ☐ Voter ID ☐ Others

**ID No.** \_\_\_\_\_ **Expiry Date** \_\_\_\_\_ (If applicable)

**Proof of Address** ☐ Passport ☐ Driving Licence ☐ Aadhaar ☒ Utility Bill ☐ Voter ID ☐ Others

**OCCUPATION** ☐ Salaried ☐ Govt. ☐ Private ☐ Public ☐ Self-employed ☐ Self-employed Professional ☐ Retired ☐ Student ☐ Housewife ☐ Others

**Annual Income (INR)** \_\_\_\_\_

**EMPLOYER/BUSINESS DETAILS** **Entity/ Employer Name** \_\_\_\_\_ **Total Exp. in Job/Business** \_\_\_\_\_ **Years** \_\_\_\_\_ **Months** \_\_\_\_\_

**Nature of Business** ☐ Manufacturer ☐ Service Provider ☐ Trader/ Shopkeeper ☐ Wholesaler ☐ Others

**Constitution of Business** ☐ Proprietorship ☐ Partnership Firm ☐ Pvt. Ltd. ☐ Others

**Business Premises** ☐ Self-Owned ( ☐ Mortgaged ☐ Free ) ☐ Rented ☐ Parental ☐ Others

**Entity Proof** \_\_\_\_\_

**ADDRESS** Address Line 1 \_\_\_\_\_

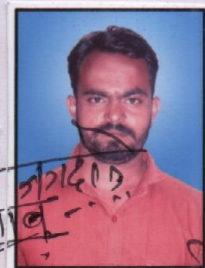
Address Line 2 \_\_\_\_\_

**City** \_\_\_\_\_ **District** \_\_\_\_\_ **PIN Code** \_\_\_\_\_

**State** \_\_\_\_\_ **Country** ☐ India ☐ Others

## NAME & DETAILS OF BENEFICIAL OWNERS/ AUTHORISED SIGNATORIES

Name	Age	Gender	Designation	Shares (in %)	Contact No.	ID Proof



Applicant's Signature



**B. CO-APPLICANT'S DETAILS** (Leave space between two words)

**Existing Customer** ☐ Yes ☐ No Account No./CIF No. \_\_\_\_\_ CKYCR No. \_\_\_\_\_

**Constitution** ☐ Individual ☐ Proprietorship ☐ Partnership Firm ☐ Pvt. Ltd. ☐ Public Ltd. ☐ Others \_\_\_\_\_

**Name** \_\_\_\_\_  
☐ Father's OR ☐ Name ☐ Spouse

**Mother's Name** \_\_\_\_\_

**Mobile No. +91** \_\_\_\_\_ **Telephone No. (R)** \_\_\_\_\_ **Telephone No. (O)** \_\_\_\_\_

**Email ID** \_\_\_\_\_

**Religion** ☐ Hindu ☐ Muslim ☐ Sikh ☐ Christian ☐ Jain ☐ Buddhist ☐ Zoroastrian ☐ Others \_\_\_\_\_ **Gender** ☐ M ☐ F ☐ T ☐ ^ Third Gender

**Category** ☐ General ☐ SC ☐ ST ☐ OBC ☐ Others \_\_\_\_\_

**Marital Status** ☐ Married ☐ Single ☐ Widow(er) ☐ Divorced **Nationality** ☐ Indian ☐ Others \_\_\_\_\_ **Date of Birth/Incorporation** \_\_\_\_\_

**PAN No.** \_\_\_\_\_ Form 60 (Please provide Form 49A if PAN applied) **Residential Status** ☐ Resident ☐ Non-Resident ☐ PIO ☐ OCI ☐ Foreign National

**Education** ☐ Illiterate ☐ Undergraduate ☐ Graduate ☐ Postgraduate ☐ Professional degree ☐ Others \_\_\_\_\_

**Relationship with Applicant** \_\_\_\_\_ **Place of Birth/Incorporation** \_\_\_\_\_

**Address** Address Line 1 \_\_\_\_\_  
Address Line 2 \_\_\_\_\_  
Landmark \_\_\_\_\_ City \_\_\_\_\_  
District \_\_\_\_\_ State \_\_\_\_\_ PIN Code \_\_\_\_\_  
Country ☐ India ☐ Others \_\_\_\_\_ **Number of years of stay at current city** \_\_\_\_\_ **Number of years of stay at current residence** \_\_\_\_\_  
Property Status ☐ Self-Owned ☐ Rented ☐ Company Provided ☐ Parental ☐ Others \_\_\_\_\_

**Address** Address Line 1 \_\_\_\_\_  
Landmark \_\_\_\_\_ City \_\_\_\_\_  
District \_\_\_\_\_ State \_\_\_\_\_ PIN Code \_\_\_\_\_  
Country ☐ India ☐ Others \_\_\_\_\_ **Property Status** ☐ Self-Owned ☐ Rented ☐ Company Provided ☐ Parental ☐ Others \_\_\_\_\_

**KYC DETAILS**

**Proof of Identity** ☐ Passport ☐ Driving Licence ☐ Aadhaar ☐ PAN ☐ Voter ID ☐ Others \_\_\_\_\_  
**ID No.** \_\_\_\_\_ **Expiry Date** \_\_\_\_\_ (If applicable)

**Proof of Address** ☐ Passport ☐ Driving Licence ☐ Aadhaar ☐ Utility Bill ☐ Voter ID ☐ Others \_\_\_\_\_

**OCCUPATION**

☐ Salaried { ☐ Govt. ☐ Private ☐ Public ☐ Self-employed ☐ Self-employed Professional ☐ Agri ☐ Retired ☐ Student ☐ Housewife ☐ Others \_\_\_\_\_

**Annual Income (INR)** \_\_\_\_\_

**EMPLOYER/BUSINESS DETAILS**

**Entity/ Employer Name** \_\_\_\_\_ **Total Exp. in Job/Business** \_\_\_\_\_ **Years** \_\_\_\_\_ **Months** \_\_\_\_\_

**Nature of Business** ☐ Manufacturer ☐ Service Provider ☐ Trader/Shopkeeper ☐ Wholesaler ☐ Others \_\_\_\_\_

**Constitution of Business** ☐ Proprietorship ☐ Partnership Firm ☐ Pvt. Ltd. ☐ Others \_\_\_\_\_ **Entity Proof** \_\_\_\_\_

**Business Premises** ☐ Self-Owned ( ☐ Mortgaged ☐ Free ) ☐ Rented ☐ Parental ☐ Others \_\_\_\_\_

**Address** Address Line 1 \_\_\_\_\_  
Address Line 2 \_\_\_\_\_  
City \_\_\_\_\_ District \_\_\_\_\_ PIN Code \_\_\_\_\_  
State \_\_\_\_\_ Country ☐ India ☐ Others \_\_\_\_\_

**NAME & DETAILS OF BENEFICIAL OWNERS/ AUTHORISED SIGNATORIES**

Name	Age	Gender	Designation	Shares (in %)	Contact No.	ID Proof

**C. REFERENCES**

**Reference 1** Name **MR. AMIT BABAN DALAVI**  
Mobile No. 9 1 7387915585 Relationship with Applicant \_\_\_\_\_ Years of acquaintance \_\_\_\_\_

**Reference 2** Name **MR. SACHIN DADAS**  
Mobile No. 9 1 8855188396 Relationship with Applicant \_\_\_\_\_ Years of acquaintance \_\_\_\_\_

**D. PRIORITY SECTOR CATEGORY**

**Farm Credit** Individual Farmers directly engaged in Agriculture and Allied Activities, viz., dairy, fishery, animal husbandry, poultry, bee-keeping and sericulture.  
Land (acres) 0-2.5 2.5-5 5 & above **Specify (acres):** \_\_\_\_\_ **Location:** \_\_\_\_\_ **PIN:** \_\_\_\_\_

**Agri Infrastructure:** Loans for construction of storage facilities (warehouses, market yards, godowns and silos) including cold storage designed to store agriculture produce/products

**Ancillary activities:** Food & Agro processing

**Manufacturing Enterprise:** Manufacturing unit with investment in plant & machinery upto INR 25 Lakh > INR 25 Lakh to INR 5 Cr. > INR 5 Cr. to INR 10 Cr. 10 Cr. & above  
**Value of Investment (₹):** \_\_\_\_\_

**Service Enterprise:** Service unit with investment in equipment upto INR 10 Lakh > INR 10 Lakh to INR 2 Cr. > INR 2 Cr. to INR 5 Cr. 5 Cr. & above  
**Value of Investment (₹):** \_\_\_\_\_

(Professional/Non-Professional/SRTO/Trade/Retail Trade)

**Khadi & village industries (KVI sector)**

Declaration: I/we hereby declare/confirm that the vehicle purchased/ to be purchased/loan availed/to be availed by me/us shall be used:

- ☐ For the purpose of Agriculture and/or assist the transport of agriculture input and farm product.
- ☐ For the purpose of Business: I/We are aware that it is on the faith of this representation, declaration and confirmation that you have agreed to consider my loan application for financial assistance under the category of Priority sector advances. I/We shall indemnify the bank to make the loss of good in the event of any loss or damage that may arise on account of false/incorrect declaration by me/us.



## J. DOCUMENT CHECKLIST

- |  |   |  |   |  |  |   |  |   |
|--|---|--|---|--|--|---|--|---|
| <input type="checkbox"/> Photograph (signed across)  | <input type="checkbox"/> Proof of Identity      | <input type="checkbox"/> Proof of Address                    | <input type="checkbox"/> Residence Office   | <input type="checkbox"/> Loan Agreement  | <input type="checkbox"/> 6 months Bank Statement   | <input type="checkbox"/> SSI/MSME Registration      | <input type="checkbox"/> Security Post Dated Cheques | <input type="checkbox"/> Signature Verification |
| <input type="checkbox"/> Proof of turnover (Latest sales/service tax returns)  | <input type="checkbox"/> Repayment Track Record | <input type="checkbox"/> Last 2 yrs ITR with computed income | <input type="checkbox"/> Loan a/c statement for balance transfer/balance transfer & top up. | <input type="checkbox"/> NACH/SI Mandate | <input type="checkbox"/> Post Dated Cheques  | <input type="checkbox"/> RC Copy & List of vehicles | <input type="checkbox"/> Agri land Docs              | <input type="checkbox"/> Balance Sheet          |
| <input type="checkbox"/> Contract Copy/ Work Order   |   |  |   |  | <input type="checkbox"/> Rent Agreement (if applicable for Residence & Business)   |   |  |   |
| <input type="checkbox"/> Projected balance sheets for the next two years in case of working capital limits and for the period of the loan in case of term loan |   |  |   |  | <input type="checkbox"/> For partnership firm – Latest partnership deed, PAN of the firm and office address proof.   |   |  |   |
| <input type="checkbox"/> In case of takeover of advances, sanction letters of facilities being availed from existing bankers/ Financial                        |   |  |   |  | <input type="checkbox"/> For company – Certificate of incorporation, MOA & AOA, PAN, Shareholding pattern and office address proof.                          |   |  |   |
| <input type="checkbox"/> Institutions along with detailed terms and conditions.  |   |  |   |  | <input type="checkbox"/> I.T returns for last 2-3 years (as applicable) with computation of income for both business and individuals i.e partners/directors. |   |  |   |
| <input type="checkbox"/> Copy of lease deeds/title deeds of all the properties being offered as primary and collateral securities.                             |   |  |   |  | <input type="checkbox"/> Any other documents as may be required.   |   |  |   |
| <input type="checkbox"/> Industry/sector specific documents with respect to mandatory licenses/registrations/qualifications, etc.                              |   |  |   |  |  |   |  |   |

## K. DETAILS OF FEES & CHARGES

- Stamp Duty: At actual as per applicable law.
- Interest rate of \_\_\_\_\_ % p.a.
- Processing Charges (Non-Refundable) of INR. \_\_\_\_\_
- Cheque/SI/NACH return charges: INR 500 /- per instance
- Overdue Interest/Late payment charges : 3% per month from unpaid EMI
- Collection/EMI Pick-up Charges: INR 200/- per instance
- Duplicate Amortization/ Repayment Schedule: INR 500 /- per instance
- Cheque/SI/ECS swapping Charges : INR 500 /- per instance
- Loan Pre-payment Charges: <=12 Months of EMI Repayment: 5% (on principle outstanding) > 12 Months of EMI Repayment: 3% { Not applicable for Home Loan
- Statement of Account/ Foreclosure statement : INR 500/- per statement

NOTE: (1) Visit <http://www.aubank.in> for detailed fees and charges under the respective loan product. Changes in charges from time to time are updated on bank's website. (2) All of the above charges are subject to change as per the Bank's discretion from time to time. (3) All of the above charges are exclusive of all statutory and Government taxes.

## L. DECLARATION

- I/We declare that all the particulars and information and details given/filled in this application form are true, correct, complete and up-to-date in all respects and that I/we have not withheld any information whatsoever.
- I/We confirm that no insolvency proceeding or suit for recovery of outstanding dues or monies whatsoever or for attachment of my/our assets or properties and or proceeding have been initiated and /or are pending against me/us and that I/We have never been adjudicated insolvent by any court or other authorities.
- No action nor other steps have been taken or legal proceedings started by or against me/us in any court of law/other authorities for winding up, dissolution, administration or re-organization or for the appointment of a receiver, trustee or similar officer or for my/our assets.
- I/We understand and acknowledge that AU Small Finance Bank Ltd. shall have the absolute discretion without assigning any reason (unless required by applicable law) to reject my/our application and that AU Small Finance Bank Ltd. shall not be responsible/liable in any manner whatsoever to me/us for such rejection or any delay in notifying me/us of such rejection. Any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection of our application.
- AU Small Finance Bank Ltd. its group companies reserves the right to retain the photographs and documents submitted and will not return the same to the applicant.
- I/We are neither related to any of the directors of AU Small Finance Bank Ltd. nor I/We are his/her relatives as defined under Companies Act, 2013.
- I/We hereby represent, warrant and confirm that the offers and purpose is a valid purpose and also agree and undertake to utilize the loan only for the above mentioned purpose and that the loan shall not be used for any illegal and/or anti-social and/or speculative purpose including but not limited to participating in stock market/IPOs
- I/We have explained the product features for which I/We have applied for. I/We have read and understood the terms and conditions of the loan product of AU Small Finance Bank Ltd. and I/We agree to abide by them. All the terms and conditions set out in the Facility Terms shall govern and apply to the facility and all my/our obligations (as well as AU Small Finance Bank Ltd.'s rights and remedies) in relation thereto, if the facility applied for by me/us herein is sanctioned and granted by AU Small Finance Bank Ltd. based on my/our application.
- I/We further authorise AU Small Finance Bank Ltd., and or its associates/subsidiaries/affiliates and has NO OBJECTIONS to verify any information by visiting at my office/residence and/or contact me and /or my family members and/or my employer/Banker/Credit Bureau and to conduct internal checks for all my submitted documents and other information pertaining to the policies of AU Small Finance Bank Ltd.. I/We also authorise AU Small Finance Bank Ltd. to conduct ROC search and charge creation against the facilities availed by me/us.
- I/ We undertake to inform AU Small Finance Bank Ltd. regarding any changes whatsoever in my/our address, email ID, contact number as specified herein above.
- I/ We acknowledge and agree that the grant of the facility by AU Small Finance Bank Ltd. to me/shall be subject to compliance by me/us of the terms and conditions set out under this Application Form, Sanction Letter and its schedules (collectively, the "Facility Terms")
- I/We confirm that the Processing Fee paid by me/us is Non-refundable under any circumstances whatsoever including but not limited to decline/part disbursement/disbursement of the Loan.
- From time to time, AU Small Finance Bank Ltd. communicates various features/products/promotional offers which offer significant benefits to its customer and may use the services of third party agencies to do so. Do you wish to be informed about such benefits?  
☐ I/We expressly authorize AU Small Finance Bank Ltd. to use information or data relating to me/us, for communicating marketing offers as outlined above. (Please tick)  
☐ I/We do not wish to receive offers as outlined above. (Please tick)

14. I/We is a relative/ known to a AU Bank Employee ☐ Yes ☐ No If Yes, than details are: \_\_\_\_\_

### Terms & Conditions : AADHAAR

I/We hereby give my consent to AU Small Finance Bank Ltd. to obtain my Aadhaar Number, Name and Fingerprint /iris for authentication with UIDAI. Bank has informed me that my identity information would only be used for KYC and also informed that my biometrics will not be stored/shared and will be submitted to CIDR only for that purpose of authentication.

☒ I hereby grant my consent to subscribe and receive promotional campaigns, and important information and updates relating to my bank account, loan, insurance & other products and communications from the bank on my WhatsApp mobile/alternative mobile no. \_\_\_\_\_

Signature of Applicant \_\_\_\_\_ Signature of Co-Applicant \_\_\_\_\_ Signature of Guarantor \_\_\_\_\_

## FOR BANK'S INTERNAL USE ONLY

Risk Level of the applicant based on KYC-AML guidelines: ☐ Low ☐ Medium ☐ High

Loan Account No. \_\_\_\_\_

LG Code \_\_\_\_\_ LC Code \_\_\_\_\_ TL Emp. ID \_\_\_\_\_

Sourcing Channel ☐ Branch ☐ CA ☐ Dealer ☐ Referral Sales ☐ Other Channels \_\_\_\_\_ Please Specify \_\_\_\_\_

Dealer/CA/BC Name \_\_\_\_\_ Dealer SE Name \_\_\_\_\_

<b>Applicant</b>	<b>Customer ID</b>	<b>Document Submitted</b>	<b>Co-Applicant</b>	<b>Customer ID</b>	<b>Document Submitted</b>
		<input type="checkbox"/> ID Proof <input type="checkbox"/> Add Proof <input type="checkbox"/> Photo			<input type="checkbox"/> ID Proof <input type="checkbox"/> Add Proof <input type="checkbox"/> Photo
<b>Guarantor</b>		<input type="checkbox"/> ID Proof <input type="checkbox"/> Add Proof <input type="checkbox"/> Photo	<b>Group ID</b>		

I confirm that I have visited the communication address(es) of the applicant(s) mentioned in the Application Form and the Applicant/Co-Applicant/Guarantor has signed in my presence

Signature of BSM/ABM/BM \_\_\_\_\_ RPC/CPC Stamp with Date \_\_\_\_\_ RCU Signature & Date \_\_\_\_\_

Application ID: \_\_\_\_\_

We acknowledge that we have received an application dated \_\_\_\_\_ from Mr./Ms/M/s \_\_\_\_\_ resident of/situated at \_\_\_\_\_ for a loan of INR \_\_\_\_\_ under \_\_\_\_\_ and decision on sanction or rejection shall be communicated within 30 days from receipt of this application & all other relevant particulars by the Bank.

For AU Small Finance Bank Ltd.

Please Note that:

- This is only an acknowledgement for having received the application and this should not be construed as an indication for our acceptance of the proposal. A decision on which will be taken only after due consideration of the proposal on its merit and/or on fulfillment of conditions if any, that may be stipulated by the Bank.
- The application will be taken for consideration only after all the particulars/data/documents as may be required are received by the Bank.
- In case the proposal is rejected/not considered, the reasons for the same will be intimated to the applicant.

In case of query, you can drop us a mail at [customercare@aubank.in](mailto:customercare@aubank.in) or call us at Toll Free No.: 1800 1200 1200

(Sign & Employee ID)  
Authorised Signatory

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